

## ABSTRACT

A real-time Internet data mining system comprising a database, data processing, clustering, segmentation, and classification algorithms, and a networking server. The system receives customer account data from subscriber servers and prepares it for analysis. The data is transmitted to third-party data depositories. The third-parties append selected consumer behavioral information matched by a key, such as a physical or an e-mail address. The appended information is returned to the data mining system where multiple algorithms analyze the accounts based on a desired prediction. The scored accounts and analyses are returned to the originating subscriber servers for use in marketing communications.

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